

Information to identify the case:

Debtor 1 **Lawrence J. Murphy**
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

United States Bankruptcy Court **District of New Jersey**

Case number: **15-33811-ABA**

Social Security number or ITIN **xxx-xx-6142**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Lawrence J. Murphy

9/16/16

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re:
 Lawrence J. Murphy
 Debtor

Case No. 15-33811-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

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 Total Noticed: 56

Date Rcvd: Sep 16, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 18, 2016.

db Lawrence J. Murphy, 6 Sprucewood Rd, Villas, NJ 08251-1448
 cr +USAA Federal Savings Bank, Weinstein & Riley, P.S., 2001 Western Ave, Suite 400, Seattle, WA 98121-3132
 515914937 +American Honda Financa, POB 2769 Attn: Plaza Recovery, New York, NY 10116-2769
 515914940 Bill Me Later-PayPal, POB 105658, Atlanta, GA 30348-5658
 515914943 +Charter One Bank, FSB, 833 Broadway, Albany, NY 12207-2415
 515914944 Chase Auto Finance, POB 901706, Fort Worth, TX 76101
 515914951 Guaranteed Rate Inc., 1 Corporate Dr # 360, Lake Zurich, IL 60047-8945
 515914950 +Guaranteed Rate Inc., 3940 N. Ravenswood., Chicago, IL 60613-2420
 515914954 Harley Davidson Credit, PO Box 15129, Palatine, IL 60055-5129
 515954590 +Harley-Davidson Credit Corp., PO Box 9013, Addison, TX 75001-9013
 516115594 JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. BOX 901032, Ft. Worth, TX 76101-2032
 515914956 Lisa Murphy, 404 Delview Rd, Villas, NJ 08251-1129
 515914957 +Littman Jewelers, 1201 Hooper Ave, Toms River, NJ 08753-3394
 516217836 +New Jersey Housing and Mortgage, 637 S. Clinton Ave, P.O. Box 18550, Trenton, NJ 08650-2085
 516057120 +SETERUS, INC. as the authorized servicer, Stern Lavinthal & Frankenberg, 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
 515914961 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
 (address filed with court: State Of New Jersey, POB 245 Div Taxation Bankruptcy Unit, Trenton, NJ 08695-0000)
 515914960 +Seterus, 14523 SW Millikan Way, Suite 200, Beaverton, OR 97005-2352
 516170793 +Seterus, Inc., PO Box 1047, Hartford, CT 06143-1047
 515914962 +Sun Trust Mortgage, POB 85526, Richmond, VA 23285-5526
 515987909 +TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
 515914967 TDRC/Littman, 100 Mac Arthur Blvd, Mahwah, NJ 07430
 515999246 +USAA Federal Savings Bank, Weinstein & Riley, P.S., 260 W. 36th Street, 8th Floor, New York, NY 10018-7560
 515914973 West Asset Management, ATTN: USAA, 7171 Mercy Rd, Omaha, NE 68106-2620

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QBTHOMAS.COM Sep 16 2016 23:13:00 Brian Thomas, Brian Thomas, Esq,
 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
 tr +E-mail/Text: pmarraffa@standingtrustee.com Sep 16 2016 23:35:32 Isabel C. Balboa,
 Chapter 13 Standing Trustee, Cherry Tree Corporate Center, 535 Route 38 - Suite 580,
 Cherry Hill, NJ 08002-2977
 smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 16 2016 23:36:17 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 16 2016 23:36:12 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 515914936 EDI: GMACFS.COM Sep 16 2016 23:13:00 Ally Financial, POB 380901,
 Bloomington, MN 55438-0901
 515914938 +EDI: BANKAMER.COM Sep 16 2016 23:13:00 Bank Of Amerca, POB 15026,
 Wilmington, DE 19850-5026
 515914939 +EDI: CAPITALONE.COM Sep 16 2016 23:13:00 Best Buy-Capital One, POB 30253,
 Salt Lake City, UT 84130-0253
 515914942 EDI: CAPITALONE.COM Sep 16 2016 23:13:00 Capital One Bank USA NA, POB 85015,
 Richmond, VA 23285-5015
 515914945 EDI: CITICORP.COM Sep 16 2016 23:13:00 Citicards CBNA, POB 183113,
 Columbus, OH 43218-3113
 515997102 EDI: CAPITALONE.COM Sep 16 2016 23:13:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 515914941 +EDI: CAPITALONE.COM Sep 16 2016 23:13:00 Capital One Bank USA NA, POB 30281,
 Salt Lake City, UT 84130-0281
 515914946 EDI: CITICORP.COM Sep 16 2016 23:13:00 Citicards CBNA, POB 6241 Attn: CDV Disputes,
 Sioux Falls, SD 57117-6241
 515914947 +EDI: CITICORP.COM Sep 16 2016 23:13:00 Citicards CBNA, 701 E 60th St N,
 Sioux Falls, SD 57104-0432
 516158709 +E-mail/Text: bncmail@w-legal.com Sep 16 2016 23:36:25 Comenity Capital Bank,
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 515914948 EDI: FORD.COM Sep 16 2016 23:18:00 Ford Motor Credit, POB 537901,
 Livonia, MI 48153-7901
 515914949 +EDI: GMACFS.COM Sep 16 2016 23:13:00 GMAC Automotive Bank, POB 380901,
 Bloomington, MN 55438-0901
 515914952 E-mail/Text: bankruptcy.notices@hdfs.com Sep 16 2016 23:37:04 Harley Davidson Credit,
 3850 Arrowhead Dr, Carson City, NV 89706-2016
 515914953 +E-mail/Text: bankruptcy.notices@hdfs.com Sep 16 2016 23:37:04 Harley Davidson Credit,
 POB 21829, Carson City, NV 89721-1829
 515914955 EDI: IRS.COM Sep 16 2016 23:13:00 Internal Revenue Service, P.O. Box 7346,
 Philadelphia, PA 19101-7346

District/off: 0312-1

User: admin
Form ID: 318

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Total Noticed: 56

Date Rcvd: Sep 16, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

516118658	EDI: CAUT.COM Sep 16 2016 23:13:00	JP Morgan Chase Bank, N.A., PO Box 29505 AZ1-1191, Phoenix, AZ 85038-9505
515914958	+EDI: RMSC.COM Sep 16 2016 23:13:00	Mens Wearhouse-GECRB, POB 965005, Orlando, FL 32896-5005
515914959	+EDI: WFFC.COM Sep 16 2016 23:18:00	Raymour & Flanigan-WFFNB, POB 14517, Des Moines, IA 50306-3517
515914963	EDI: RMSC.COM Sep 16 2016 23:13:00	SYNCB/FLEX PLUS LOC, PO Box 965036, Orlando, FL 32896-5036
515914964	+EDI: RMSC.COM Sep 16 2016 23:13:00	SYNCB/Home Design, POB 965036, Orlando, FL 32896-5036
515914965	+EDI: RMSC.COM Sep 16 2016 23:13:00	SYNCB/Lowes, POB 965005, Orlando, FL 32896-5005
515914966	+EDI: RMSC.COM Sep 16 2016 23:13:00	SYNCB/Old Navy, POB 965005, Orlando, FL 32896-5005
515914968	EDI: CITICORP.COM Sep 16 2016 23:13:00	THD-CBNA, POB 6497, Sioux Falls, SD 57117-6497
515914969	+EDI: USAA.COM Sep 16 2016 23:13:00	USAA Credit Card, 10750 McDermott Fwy., San Antonio, TX 78288-1600
515914970	EDI: USAA.COM Sep 16 2016 23:13:00	USAA Federal Savings, PO Box 47504, San Antonio, TX 78265-7504
515914971	+EDI: USAA.COM Sep 16 2016 23:13:00	USAA Federal Savings, 9800 Fredericksburg Road, San Antonio, TX 78288-0002
516158984	+E-mail/Text: bncmail@w-legal.com Sep 16 2016 23:36:25	USAA Federal Savings Bank, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
515914972	+EDI: USAA.COM Sep 16 2016 23:13:00	USAA Savings Bank, POB 33009, San Antonio, TX 78265-3009
516038739	EDI: ECAST.COM Sep 16 2016 23:13:00	eCAST Settlement Corporation, PO Box 29262, New York, NY 10087-9262

TOTAL: 33

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516219612* +New Jersey Housing and Mortgage, 637 S. Clinton Ave, P.O. Box 18550,
Trenton, NJ 08650-2085

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 18, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 16, 2016 at the address(es) listed below:

Brian Thomas brian@briantomaslaw.com, bthomas@ecf.epiqsystems.com
Charles H. Jeanfreau on behalf of Creditor USAA Federal Savings Bank Charlesj@w-legal.com,
BNemail@w-legal.com
Denise E. Carlon on behalf of Creditor JP MORGAN CHASE BANK, N.A. dcarlon@kmllawgroup.com,
bkgroup@kmllawgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Jeanette F. Frankenberg on behalf of Creditor SETERUS, INC. as the authorized servicer for
FEDERAL NATIONAL MORTGAGE ASSOCIATION (FANNIE MAE), creditor c/o SETERUS, INC. cmecf@sternlav.com
Scott M. Zauber on behalf of Debtor Lawrence J. Murphy szauter@subranni.com,
ecf@subranni.com;desk@subranni.com;cwild@subranni.com;jwiesner@subranni.com;mmorrow@subranni.com;
hinnaurato@subranni.com

TOTAL: 7